



Order Filed on December 7,
2017 by Clerk U.S. Bankruptcy
Court District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)
Denise Carlon, Esquire
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Westmont, NJ 08108
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Attorneys for Secured Creditor
VW Credit Leasing, Ltd

Case No.: 15-12238 JNP

In Re:
Priscilla Galligani,
Debtor.

Adv. No.:

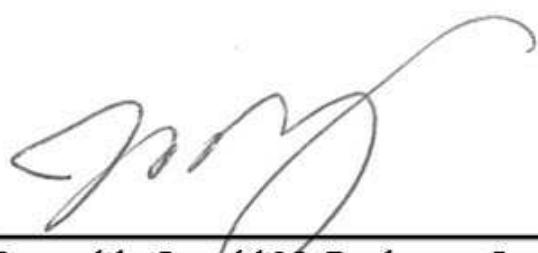
Hearing Date: 7/25/2017 @ 10:00 a.m.

Judge: Jerrold N. Poslusny, Jr.

ORDER CURING POST-PETITIION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: December 7, 2017


Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

(Page 2)

Debtor: Priscilla Galligani

Case No: 15-12238 JNP

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, VW Credit Leasing, Ltd, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property 2010 AUDI Q5 , VIN: WA1CKAfp5AA040940, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and David Reinherz, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of November 17, 2017 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due July 2017 through October 2017 for a total post-petition default of \$2,879.53 (4 @ \$610.41 less \$93.11 in suspense, plus \$531 in attorneys' fees/ costs); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$2,879.53 will be paid by Debtor remitting \$479.93 per month in addition to the regular monthly mortgage payment, which additional payments shall begin on December 1, 2017 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume November 22, 2017, directly to Secured Creditor's servicer, VW Credit Leasing, Ltd., PO BOX 610353 Dallas, TX 75261 and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that the subject loan matures on March 22, 2018 and that no further order of relief shall be required upon the maturity of the subject loan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
 Priscilla Galligani
 Debtor

Case No. 15-12238-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Dec 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2017.

db +Priscilla Galligani, 29 Grayscale Circle, Sicklerville, NJ 08081-1665

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2017 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor GREEN TREE SERVICING LLC nj.bkecf@fedphe.com
 David Reinherz on behalf of Debtor Priscilla Galligani reinherzlaw@gmail.com, reinherzlaw@aol.com
 Denise E. Carlon on behalf of Creditor VW Credit Leasing, Ltd dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
 John D. Krohn on behalf of Creditor DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING LLC nj.bkecf@fedphe.com
 Nicholas V. Rogers on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC nj.bkecf@fedphe.com
 TOTAL: 6